

IRS Increased Mileage Rate For Last 4 Months of 2005

By Walt Smith CPA

In view of the dramatic increase in gasoline prices, the IRS has raised the standard mileage rate for business driving by 8 cents to 48.5 cents per mile. The new rate applies from September 1, 2005, through December 31, 2005. The old rate of 40.5 cents per mile applies from January 1, 2005, through August 31, 2005. This means you need to keep track of mileage between these two dates.

Despite this rate increase, it may be preferable to use the actual cost method for figuring the deduction for business mileage, especially in areas of the country with the highest gasoline prices. To rely on the actual cost method, retain receipts of car expenses. Then, when completing your 2005 income tax return, calculate the deduction for car expenses using both the standard mileage rate and the actual cost method. Choose the result that gives you the higher deduction.

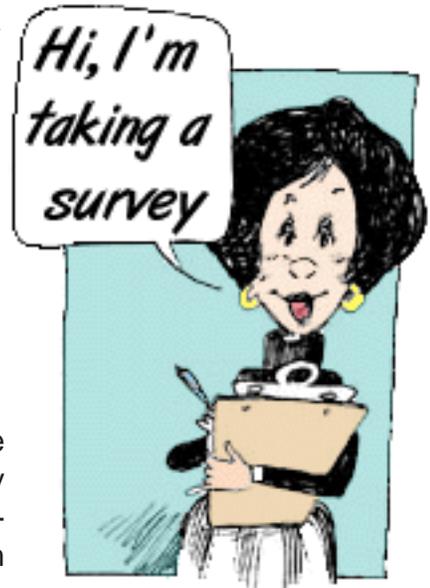
Continued on pg 2

Community Forum's Second Survey!

Postage is paid! Send in your response by November 25th.

The purpose of the survey is to have a way for members to communicate with each other on a large scale about how they feel on issues in the community. Thanks to everyone that responded to the first survey. There were over 100 turned in! This time the postage is already paid so fill out and just drop in the mailbox.

Community Forum has plans to have quarterly surveys, so please continue to send in your questions to P.O. Box 816, Port Hadlock, WA 98339 or email contact@ttpnewsletter.com.



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KIN publishers of **COMMUNITY FORUM**, P.O. Box 816, Port Hadlock, WA 98339 Annual Subscription: \$15
contact@TTPnewsletter.com www.TTPnewsletter.com Deadline for articles: 25th of the month

Continued from Front Page

Increased Mileage Rate - cont.

The standard mileage rate for deductible medical or moving purposes has also been increased, from 15 cents per mile to 22 cents per mile, starting September 1, 2005. However, the standard rate for charitable driving, which is 15 cents per mile, is a statutory rate that cannot be adjusted by the IRS.

The deduction increases reflect the increase cost of gasoline after Hurricane Katrina. *Note:* The deduction rate for charitable driving to aid Katrina victims is 70% of the business rate from August 25, 2005, through the end of 2006. IRS News Release IR-2005-99.



SURVIVAL TIPS: Robert's Rules Of Order: Point Of Order

By Mike Holden

According to *Robert's Rules*, A **POINT OF ORDER** is made during floor proceedings to assert that the rules of procedure are being violated; or that the chair or a speaker has exhibited improper decorum.

A point of order must be raised immediately after the error is made and can interrupt the chair or a speaker on the floor. There is no second, no debate, and no vote on a point of order. Proceedings must halt while the presiding officer rules on whether or not the point of order is valid.

It is the duty of the presiding officer to enforce the rules and orders of the assembly, without debate or delay. It is also the right of every member who notices the breach of a rule to insist upon its enforcement. In such a case, he rises from his seat and says, "Mr. or Madam Chairman, I rise to a point of order." The speaker immediately

takes his seat, and the chairman requests the member to state his point of order, which he does and resumes his seat. The chair decides the point, and then, if no appeal is taken and the member has not been guilty of any serious breach of decorum, the chair permits him to resume his speech. But, if his remarks are decided to be improper and any one objects, he cannot continue without a vote of the assembly to that effect.

The full text of paragraph 21 can be found in Robert's Rules of Order Newly Revised (10th Edition), Art. IV. Incidental Motions, Questions of Order and Appeal.

We Get Letters

"Letters to the editor" reflect the views of the person writing the letter and may or may not be shared by the publishers/staff of *Community Forum*.

Another Kala Point Resource

A Letter to Community Forum,

KPOABOARD.COM (www.kpoaboard.com) has just come on-line for Kala Point members who are contemplating running for the three open board seats in 2006. For candidates who previously hadn't thought about a run on the board, this web site provides a comprehensive look at what is required, how to organize their campaign and much more information about the Kala Point informal organization.

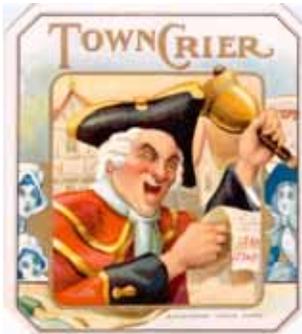
The site does not guarantee a victory as that is a function of the candidate and their ability to execute the plan. It does however provide a framework and resources for those who would like to take on a challenge. There are many members in Kala Point who could make a significant impact to our way of life by their running and filling a board seat. This web site is attempting to nudge those individuals into taking the plunge. Not knowing what to do is no longer an excuse. Let the campaign begin!

KPOABOARD.COM

Town Hall Meeting Roses, Speeding and Fire Department Questions

By Don Meister

The October 15th Town Hall Meeting featured an extensive and often impassioned discussion



about whether to remove the naturally occurring wild rose, weed and invasive thistle “hedge” blocking motorist marine views from the dockside parking area. KPOA Grounds committee is scheduled to take up the issue on November 8th. At issue for some is the overgrown hedge

blockage of marine views from the beach roadway and parking area for those unable to leave vehicles to walk beyond the hedge to enjoy the view. Proposed solutions for removal or reduction of the hedge by management (a responsibility assigned to management for common area

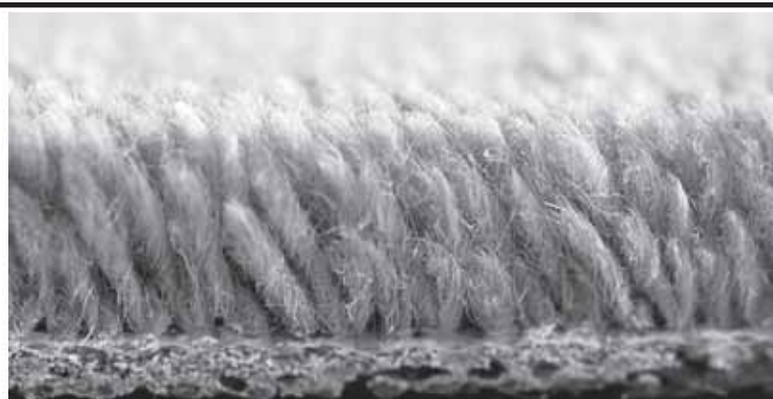
vegetation maintenance) were met with a handful of objections and demands for committee engagement and formal process.

There was also a discussion about speeding in Kala Point. With all of the residents that walk in our community, it is a concern that car speeds are endangering pedestrians.

Questions to Fire Department Chief Mike Mingee included two former board members expressing concern that some owners have obtained their own private fire fighting equipment and that those owners may, in the event of emergency, attach to the public fire hydrants in the community to protect their property. They wondered if this was not illegal. Chief Mingee stated he had no problem with such emergency connections and that the department had no jurisdiction over KP fire hydrants. There was also a concern that such emergency connection of hose by a member would “cross thread” the hydrant. Mingee cleared up this concern when he replied that this was highly unlikely since fire hose connections use a nationally standardized thread

system, and that if private connections were later in the way of firemen in time of emergency they would simply disconnect them.

The residents also received a briefing from the executive vegetation committee on the status of APP-II-22 (Vegetation Policy). Most likely it will not be until early January when the revised policy will be out for member review.



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Part II -The Route and Walking Distance & The Hidden Treasure

By Pete Juliano

The Route and Walking Distance

Living in a gated community means plenty of surfaced roads consisting of a mixture of hills and flat ground. My daily walks normally are about 2.5 miles, which for me is about ½ hour. Your mileage may vary and you might want to do more or less. The important

point is consistency, meaning walking every day. You must have the discipline to do that.

As a starting point, I drove around the neighborhood and measured the mileage along the various routes. Using reference points like the blue house or the mail box drop off, I know fairly accurately how far a mile is, where the two mile point is, etc. If I do the whole neighborhood it is 5 miles.

I am able to vary my route and sometimes I want a more vigorous walk –so it is the Baycliff Hill route. Other days it is a longer walk over the flat streets.

Caution! Start off slow. At first try a mile and get comfortable with that. Then proceed to two

miles and so on. Next you want to start timing yourself.

There is a correlation to time spent exercising and the health benefits. Thirty minutes daily is a good goal. Keep a record of your progress and no cheating. Soon you will be able to do that 30 minutes and cover several miles. Don't stop here –walking is forever!

I normally walk in the afternoon – it is warmer and I find my schedule fits best with this time. Needless to say, it is best to avoid walking at night or when the visibility is less than optimal. Yes, I wear glasses (don't we all) and it is harder to see the potholes and the discontinuities in the road surface when it is dark. The objective is better health not a broken ankle.

Walking with a friend is a good idea as it gives you someone to chat with as you walk, and it also is an incentive not to miss a walking date. Mother always used to say there is safety in numbers and so it is with walking.

I prefer to walk alone –so much for listening to Mom.

The Hidden Treasure

I promised you, so here it is.

I have lived in this community for seven years; but it wasn't until I started walking that I actually met my neighbors. Somehow when you are retired and if you do not have some sort of activity then you end up closed in the house in front of

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Continued from previous page

the TV. Now I see many of my neighbors on the roads walking or out in their yards. It is nice to say hello to someone you actually know.

If you are single, this is a great way to meet someone right in your own back yard.

Another hidden treasure is to learn about nature. I love to see the herd of deer that occupy this community as they move from one place to another. There are many trees here, many of which are over 100 years old and most are over 100 feet high. There is the usual assortment of raccoons, squirrels and birds including the pilated woodpecker. It is also cool to look at various yards to see the different approaches to yard landscaping. I have made many changes to my landscaping as a result of the walks. There are some really clever folks out there.

But, the best part of walking is listening to music and keeping time to the music while you walk. Formerly I had one of those clunky cassette tape players that one of the kids simply had to have some 20 years ago. (Funny how it became junk when they moved out of the house.) That worked pretty well but a lot of the music was not what I really liked. Last Christmas one of my kids gave me an IPOD (Manufactured by Apple Computer). Basically this IPOD is an MP3 music player and is essentially a 40GB hard drive the size of a pack of cigarettes. The IPOD is temporarily interconnected to your computer for a download of music and you are all set. By the way 40GB is roughly 3000 songs. That is a lot of music.

In the late 50's when I was a kid growing up near Pittsburgh, the radio station to listen to was WAMO in Homestead, Pa. The main man was a disc jockey by the name of Porky Chedwick. Now



with the Internet and music downloading I have been able to build a record collection of all of those classic songs that are now on my IPOD. I have several favorites that are fast paced and keeping time to the music is a great way to walk. Here are some of my favorites: Hey Senorita by the Penguins, Oh What a Night by the Dells, Crossroads by Eric Clapton, Green Onions by Booker T and the MG's. There are a many others but, these, in particular, have a very solid beat and when you get home you know you have had a work out. I have discovered that I can practice my dance moves while I am walking – almost forgot how much fun it was to dance. (When I last checked on the Internet, Porky Chedwick, now is his 80's, still does record hops –remember those?)

The bottom line benefit is that you actually feel better. You know it has to be better since your are getting the blood circulating and the weight and cholesterol are where they should be –no question you know you are in better health.

Now I see all of those ads for Viagra and its clones –but when you walk, trust me you don't need any Viagra! So if you see a 63 year old guy listening to music, doing dance moves as he walks along and thinking he is still 18 years old–it is probably me.

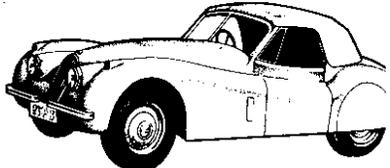
Hope to see you out there walking.

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INVESTING TODAY



By Hank Krist

Is There A Housing Bubble?

Most people say there is no bubble, especially economists and realtors. Oh, that also includes Alan Greenspan, the original bubble boy from the Federal Reserve (Fed). Unfortunately, he wouldn't acknowledge a bubble if he were inside one.

The rapid increase in housing prices over the last few years has been almost exclusively the result of the Fed creating too much money at the lowest interest rates in the last 40 years. After the terrorist attacks of 9/11, the U.S. government was concerned that a serious recession would follow. The Fed lowered short-term interest rates to 1% and flooded the economy with money. As a result, financial institutions lowered their underwriting standards for mortgages and then created very liberal loan programs such as no down payment, interest only and negative amortization loans. These programs were accompanied by extremely low interest rates.

Those who do not agree that a bubble exists will give reasons such as immigration, shortage of land, increased income, etc., but most of that reasoning is just noise. Because so much of buying a house is personal and emotional, it's impossible to quantify that a bubble does, or does not, exist. There are a number of objective standards such as affordability indices and rental income vs house prices that point to a bubble. My opinion is that we are in the biggest financial bubble in recent history. I think it's bigger and more dangerous than the NASDAQ in the late 1990's and is comparable to the stock market in 1929.

When I look at current housing prices, I feel much the same way I felt in the late 1990's when the NASDAQ peaked at over 5000 in March, 2000. NASDAQ stocks were valued at a price/earnings

ratio over 200 and paid almost no dividends. The explanation for the valuations was that it was a "new era," and that it "was different this time." In fact, the late 90's stock market was a classic case of the "greater fool theory." It didn't matter what an investor paid for a stock because it would always increase in price and could be sold to someone else for more. As most NASDAQ stocks paid no dividends, that was the only way an investor could realize a profit.

Just as everyone now agrees that the NASDAQ was in a bubble in 2000, I believe that, in the near future, we will recognize, after the fact of course, the current housing bubble. Because home ownership is more widespread than the investors in NASDAQ stocks and also because of the current leverage and creative financing available in real estate lending today, I believe that we will see a virtual collapse of the housing market, especially on the two coasts. Generally, the greater the excess in the markets on the upside, the greater the decline. The Investors Business Daily on September 29th quoted researchers at UCLA who said that California real estate was overvalued by 45%. They are predicting a "soft landing" but not a crash.

The U.S. has not had a national real estate recession since the 1930's. Every real estate downturn since WWII has been regional. The



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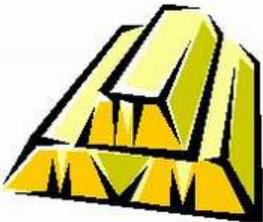
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excesses have been so great in this cycle however, that I believe we will experience a national real estate recession in the near future. Normally, the “tipping point” in a real estate downturn would be higher interest rates, but other events such as an economic recession, tighter lending standards, rising inventories, buyer affordability, prolonged high oil prices or some unexpected external shock could also cause, or exacerbate, the decline. The current economic expansion is already several months longer than the average business upturn since WWII.

The enormous amount of debt created by real estate lenders has so leveraged our economy that there is very little margin to absorb any shock. To use a current phrase, it’s possible that with all the well known problems in our economy which have been obscured by cheap and excessive money, we could experience a “perfect storm” where a number of negative events occur at the same time. I believe there is a high probability of that happening.



After reading this, you may be saying “who is this guy?” and “what are his credentials?” Let me refer you to my first article written in September. If you don’t remember, I was the fastest typist in my 8th grade class.

Next Month’s Article: Should you invest in Gold?

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Recipe Treasures

We invite you to send us your favorite recipes for your neighbors to enjoy.

Olive Tapenade by Chef Pete Juliano

This is a perfect before dinner appetizer. **Caution it is addictive.** When done what you essentially have is an olive spread that is so yummy. The spread can be served on designer crackers (you know the small ones that cost a bunch) or with French bread baguette that are thinly sliced.

Ingredients:

1 Small Tub of Pitted Kalmata Olives
3 Medium Cloves of Garlic
1/2 to 1 tsp of crushed red pepper
Designer Crackers
French Bread Baguette



Options:

1 tablespoon of drained capers
3 to 4 filets of Anchovies cut into small pieces

For the plain-Jane version begin by draining the olives and placing them in a food processor. Next cut the garlic cloves into small pieces and add to the olives, finally add in the pepper. Turn on the processor to a setting that completely blends the three ingredients.

Put in the refrigerator —it is better served after 1 day. The only reason you put it in the refrigerator is that every time you open the door you get this wonderful aroma. Consume with either small designer crackers or get a small baguette of French bread that is thinly sliced. Serve with white wine. Some good cheese like bleu or Gorgonzola is good too!

For those wishing to grow hair on their chests then add about one tablespoon of capers and three or four small anchovies that have been cut into smaller pieces. Conduct the blending operation. These added ingredients add a taste similar to that found in putanesca sauce. If you want a chuckle look up what putanesca means.

Chef Pete



Classic Book Club

The Classic Books Group meets monthly on the 2nd Sunday, 2:00 p.m., at the Jefferson County Library. In November, we'll continue discussion of Homer's *Odyssey*, focusing on Book 13-to-end - the homecoming. Robert Fagles translation is excellent, but many others are available. For December, our selection is Dickens' *Oliver Twist*. Everyone is welcome to join the discussions.



Port Ludlow Garden Club November Program Holiday Shopping Extravaganza!

On Wednesday, Nov. 16, the Port Ludlow Garden Club will be traveling to Edgewood Gardens Nursery in Puyallup and the Peninsula Gardens in Gig Harbor where we will see trees and many other items decorated for the holiday season.

The bus will leave the Bay Club at 8:30am (Please be there by 8:15) & return about 5 pm.

A catered sandwich box from Ambrosia Catering Company in Bremerton will be served. The croissant sandwiches will be served with a fresh garden salad with dressing & homemade desert of the day and bottled water.

The cost for one of the above lunch box and bus is \$33.00 for members and \$38.00 for non-members. When you mail in your check, this will be your reservation. Please indicate your choice of lunch.

Reservations must be received by Wednesday November 9. Please mail to: Port Ludlow Garden Club, P.O. Box 65235, Port Ludlow, WA 98365; Atten: Dee McConnell. Be sure to reserve your space on the bus now!

Port Townsend Orchestra

December 3rd Concert

Featuring British Composers

Submitted by:

Karl Bach, President, Board of Directors
Port Townsend Community Orchestra

For the past ten seasons, the orchestra's conductor, Dewey Ehling, has led the all-volunteer ensemble, bringing programs of increasing variety and difficulty. For his eleventh season with the orchestra, Maestro Ehling has chosen a challenging program, including a "Mystery Theme" used in the media to be identified by the audience at each regular concert.

Four concerts are scheduled: December 3, 2005; February 25, April 29, and June 4th, 2006.

In December Maestro Ehling has chosen music from British composers, including Sir Arthur Sullivan, Kenneth J. Alford and Ralph Vaughan Williams. Stefan Puchalski will be featured as soloist in Vaughan Williams' *Tuba Concerto*. For February, Roger Crook will be the featured soloist performing W.A. Mozart's *Horn Concerto No. 3*; other selections will be from the pens of Gioacchino Rossini and Franz Schubert, presenting his *Symphony No. 4*. Violinist Alan Rawson will be the soloist in April, playing the *Violin Concerto in D* by Peter Tchaikovsky. Other selections include music by Serge Prokofiev and Nicolai Rimsky-Korsakov.



All of the regular season's concerts are held at Chimaicum School Auditorium beginning at 7:30 p.m. These concerts are presented as a public service free of charge to our community. More information can be obtained at:

www.olympus.net/community/ptorchestra, or from Karl Bach, orchestra board president: 344-3658; E-mail: flam@cablespeed.com.

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KPVoice Editorial

The Glitter Is Gone

by KPVoice

A new feature editorial, "The Glitter is Gone" probes important questions for us all to think about regarding our community:

What is the long range plan for Kala Point?

What is the image of Kala Point in the real estate community?



Are our committees filled with a group of "favorite sons" who will insure a perpetuation of the status quo?

Who is looking after important issues like the traffic safety at the corner of Prospect & SR19?

Does the community deserve a chance to vote on the Lagoon Footbridge?



Does having overly restrictive governance make Kala Point an undesirable place to live?

Visit: www.kpvoice.info for an alternative viewpoint about our community.

California Passes 3 Laws To Protect Homeowners In HomeOwner Associations

A Step Forward - But a Long Way To Go

By Tom Beasley, October 8, 2005

Sacramento, California - California governor Arnold Schwarzenegger has signed three bills into law that provide additional protections and rights for homeowners who live in homeowner associations. While homeowners welcome them as steps

in the right direction, they are not wildly enthusiastic, as they believe that there is a long way to go. The most contentious bill was SB 137 by Senator Duchney

(D-San Diego). Originally introduced in the 2003-2004 session by former Assembly member Darrell Steinberg as AB2598, it had garnered almost unanimous support by both parties. However, under intense pressure from industry lobbyists, Schwarzenegger vetoed it. However, Senator Ducheny re-introduced the bill in this session. She was forced to make major concessions by the governor's office and special interest groups such as Community Associations Institute (CAI), and the California Association of Realtors. The minimum amount for non-judicial foreclosure was slashed to \$1,800, and the requirement that the house be sold for at least 65% of appraised value was axed from the bill. However, any unpaid assessment that is more than 12 months old can be the subject of non-judicial foreclosure - even if it is only a \$1. Homeowners have the right to redeem their properties for 90 days after a non-judicial foreclosure. "The net effect", said Ann Barrington, a longtime pro-homeowner activist, "is that the awesome power of non-judicial foreclosure still lies in the hands of your neighbor. Not even credit card companies have that power.

"Homeowners have long complained about the abuse and outright fraud perpetrated in elections in homeowner associations."

Continued on page 11

Continued from previous page

Given the venal, vested interest of HOA lawyers, non-judicial foreclosure should be banned from homeowner associations. "Another concern of homeowners was addressed in a bill by Senator

"Homeowners hope that this will prevent entrenched board members from re-electing themselves and their cronies."

Jim Battin, R-Palm Springs. Homeowners have long complained about the abuse and outright fraud perpetrated in elections in homeowner associations. Because elections were not conducted with secret ballots,

any board member could find out who was voting for whom, and change ballots if needed - and the homeowner would never know that his ballot had been changed. Battin's bill mandates the use of secret ballots and other procedural safeguards. Homeowners hope that this will prevent entrenched board members from re-electing themselves and their cronies. CAI lawyers and managers have fought tooth and nail over the years to hide as much information as possible from homeowners in homeowner associations. A new bill by Assemblymember David Jones (D-Sacramento) requires that association records be open

"Because elections were not conducted with secret ballots, any board member could find out who was voting for whom, and change ballots if needed - and the homeowner would never know that his ballot had been changed."

to homeowners. It also requires that a 2/3rd's vote of the homeowners in a homeowner association to approve any alienation of common area land to others. In the past, board members have given common area land to themselves or their supporters.

Many homeowners believe that these three bills are a move in the

right direction. However, many think that a massive job still remains before homeowner associations can become places where the fundamental rights of citizens are protected.

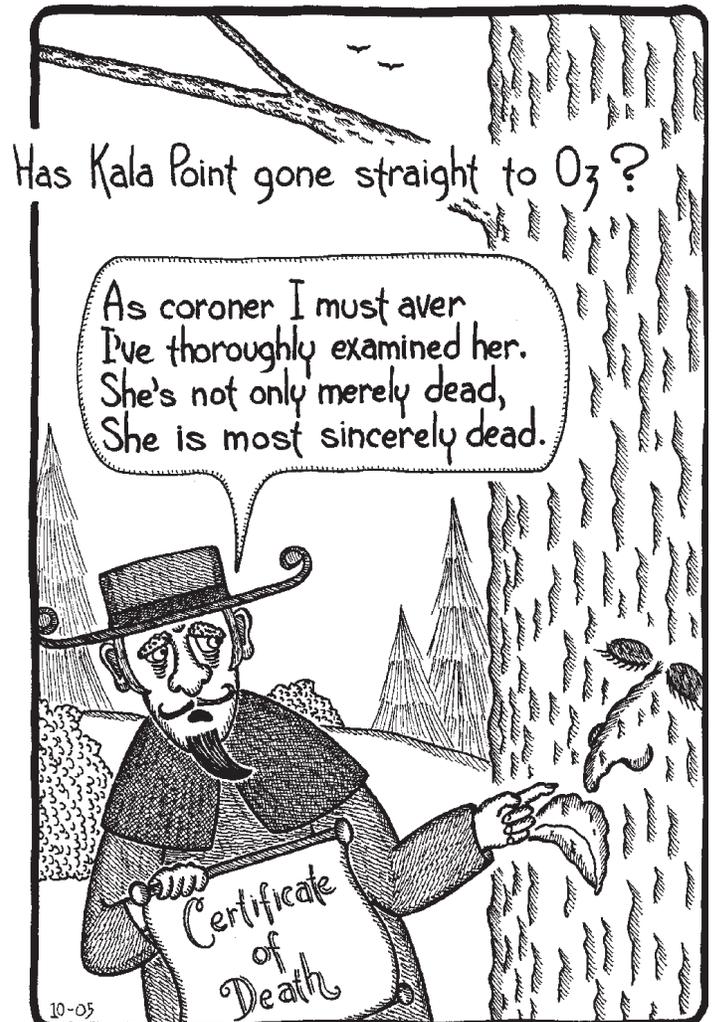
More articles like this are available on-line at: <http://www.ahrc.com>.

Write to your local government if you would like your state to continue to work on improving homeowner legislation:

Maria Cantwell
1717 Hart Senate Office Building
Washington DC 20510 (202) 224-3441
www.cantwell.senate.gov/contact/index.html

Patty Murray
173 Russell Senate Office Building
Washington DC 20510 (202) 224-2621
www.murray.senate.gov/email/index.cfm

Governor Christine Gregoire
Office of the Governor
PO Box 40002
Olympia, WA 98504-0002 (360) 902-4111
www.governor.wa.gov/contact



Monsoon Survival Skills In The Northwest

By Bill Zingheim

Generators and chain saws are much a part of survival strategy in the Northwest as stored food, a good flashlight, and first-aid kits. Power outages and fallen trees are an every day part of life during the winter season.



However, even if these two essential tools are in top mechanical condition, they are useless if you can't get them started. As we know, generators and chain saws run on gasoline; and therein lies the problem! To borrow a phrase from Oldsmobile

TV ads, "This isn't your grandfather's gasoline any more."

Recent formulation changes required by the EPA and other agencies have left us with a gasoline product that does not store well, particularly the 87 Octane "no-name, bargain brands" available at discount stations. In worst case, in our shop we have seen gasoline which has "gone sour" in as little as 30 days! It is obvious that this gasoline formulation was only intended to be burned in cars soon after filling, and was never intended to be stored or run in small engines. The symptoms two and small four cycle engines exhibit with "old" fuel are several; among them difficulty in starting, running unevenly or surging, and gradually losing power, and finally quitting altogether, or, all of the above!

There is also a second unpleasant behavior we observe with this unstable gasoline formulation. If it sits in the equipment for any period of time, additives precipitate out in the form of a gum, and this material has the tendency to dissolve plastic tubing, rubber gaskets, and other parts in the carburetor. Eight out of ten two-cycle engines brought to us for non-running problems have

plugged or leaking fuel systems! If the fuel system is plugged, it is necessary to purge the fuel system and replace all the internal rubber gaskets and diaphragms in the carburetor.

If the gum, which precipitated out of the gasoline, erodes a hole in the fuel lines, the fire danger of leaking gasoline is obvious. A second nightmare associated with a leaking fuel line system is that the engine can suck air into the fuel line while running, causing the engine to run too lean, causing burning and scoring of the piston and cylinder. This is usually fatal to the engine.

What can be done about this problem? The solution is simple: Do not use gas station gasoline! The alternative is special "off road," 100 Octane, non-alcohol gasoline available which small engines really like. Engines start easily, run smoothly, and the fuel stores well. It is more expensive, but in the quantities in which it will be used, is really a bargain when you compute what a visit to a repair shop for a carburetor rebuild will cost you.

If you want to be able to depend on your chain saw or generator when you need them most, this fuel is the way to go. And, by the way, the same applies to your lawn mower. If you want it to start when the grass starts growing, make sure it has the right fuel in it over the winter. For information how to get 100 Octane "off road" gasoline, call us at the Lady Wind Gypsy, 379-1251.

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Board Briefs

Oct. Meeting Highlights

By Patsy Mathys



Bluff Management Committee: Director Evans requested that the Bluff Management Committee be removed from the agenda since prior minutes did not document their official creation and mission. Discussion ensued as to proper Robert's Rules of Order protocol and the intent of the prior board. Director Shumate reviewed prior meeting recordings confirming that the committee was officially established. Director Evan's motion for agenda deletion failed due to lack of a second.

During November's board continuation meeting, Director Shumate requested changing June's Board minutes to confirm that the Bluff Management Committee officially exists as well as their mission statement. The board unanimously approved these motions.

Comments: Let's hope in the future that we minimize these types of issues which consume precious board time. In this case any concerned board or KPOA member could have initially listened to the board meeting tape. At that point

they would have realized that the committee was officially established.

Lagoon Footbridge: GM Edwards updated footbridge cost to be \$33,000 plus sales tax on the bridge portion. Director Snyder stressed fiscal responsibility to the membership. Director Shumate proposed researching cost and feasibility to deconstruct the existing bridge and extend the footpath paralleling the lagoon edge from the bridge to Sailview. Reasoning: lower cost and reducing road deterioration near the Sailview culvert. The board approved investigating costs for this option. The board also approved Director Wheeler's proposal to research costs of a steel bridge.

Kala Terrace Common Area Transfer And CC&R Elimination: The Terrace homeowners requested quit claiming common area to KPOA. This would include their drain field land and commonly-owned perimeter fencing. Their primary purpose is fairness and simplification. For example, the Kala Heights drain field on KPOA common area is mowed by KPOA whereas the Terrace owners pay for their drain field mowing. They recommend transferring their current Architectural Standards into KPOA's Architectural Standards (primarily specific roof heights). Action item: Director Evans to evaluate feasibility.

Kala Point Homeowner Association Resource Center

www.kalapoint.org - official Kala Point web site.

www.ahrc.com - comprehensive data center dealing with homeowner associations.

www.kpvoice.info - provides supplemental information for KPOA members.

<http://pvtgov.org> - supporting principles of democratic government in HOA's.

<http://concernedhomeowners.blogspot.com> - advocacy for residents, absentee owners and potential buyers of housing in developments governed by homeowner associations.

www.KPOwners.com - provides supplemental information for KPOA members.

www.onthecommons.com - weekly radio show, dedicated to discussing the many issues surrounding HOA membership. It is broadcasts live from WEBR and available on this web site.

www.caionline.org - provides education & resources to an estimated 274,000 associations.

www.kpoaboard.com - information for those who would like to run for the KPOA Board for 2006.

Please email contact@TTPnewsletter if you have a homeowner association resource to submit.



Old-Time Fiddlers Come And Listen To Some Old-Time Fiddle Music

Submitted by Rita Hubbard

Come and listen to some old time music performed by the WA Old Time Fiddlers Saturday, November 26th. There is no admission charge and coffee, tea and snacks are served. Donations are gladly accepted!

The Old-Time Fiddlers of WA have a jam session from noon to 4p.m. at the Port Townsend Community Center which is on the corner of Lawrence & Tyler Streets every fourth Saturday of the month.

Everyone is welcome! Call Rita Hubbard at 360-385-3978 or email rhubbard@olyphen.com for information.

Looking For Volunteers



VOLUNTEERS

Community Forum is still looking for an editor. If you would enjoy volunteering either part time or full time please let us know. Remember, we are still evolving and going through a transition period. Member participation in this newsletter is desired and welcome!

Please write to us at CF Newsletter, P.O. Box 816, Port Hadlock, WA 98339 or email us at: contact@TTPnewsletter.com

Elevated Chocolate Tasting

Attend a chocolate tasting at Elevated Ice Cream Co! Give your taste buds an education with chocolate expert Mark Canizaro who has a lifelong passion for chocolate - not only eating it, but learning about it. His website, www.xocoatl.org, offers a wealth of information on chocolate's chemistry, history and cultivation.

Sign up for one of these chocolate tastings. Yum. Here's a chance to get more knowledgeable about chocolate in the best possible way.

Why Does It Taste So Good?

You may have always wondered things like....Why is chocolate so nice to eat? What does cacao content mean? Why does eating chocolate from small growers help agricultural diversity? Does chocolate have caffeine in it? What about fair trade and labor practices for chocolate? Is chocolate an aphrodisiac?

Chocolate Tasting Dates:

Sunday, Dec 4th or Monday, Dec 5th

Tasting Details:

Tasting will start at 3PM and last approximately 2.5 hours. The sessions will be limited to 12 persons, at \$15 each. Children must be over the age of 12, able to sit and listen quietly. Due to the limited seating availability, cancellations must be made 3 days in advance to receive a refund. Participants will sample 12 different chocolate bars and discuss them. Mark will moderate, sharing his own extensive knowledge on what you're nibbling.

Where Do I Sign Up?

Stop by the Candy Shop, give us a call (ask for the candy shop) or send an e-mail to sign up. For more information call 360-385-1156 and ask for the Candy Shop at Elevated Ice Cream Co., email info@elevatedicecream.com or visit their web site: www.elevatedicecream.com.



Learn to Dance! Sunday nights in Chimacum

Submitted by Fran Shelton

The Red Hot Twirlers Square Dance Club of Chimacum will be dancing on Sunday nights at 6p.m. at the Tri-Area Center. Learn to dance and meet new friends. The first class is free!



Come kick up your heels at the Tri-Area Community Center in Chimacum at 6 p.m. on Sunday nights.

Everyone is welcome! Call 385-4517 or email sckleser@cablespeed.com for more information.

Also, a class has started at Gardiner Community Hall on Tuesdays nights at the Gardiner Community Center. Email fasolard@olympen.com or call 360-683-2409 for details.



Community Forum is produced for Kala Point members interested in the well-being of our community. We encourage you to submit articles encompassing Kala Point news, events and common interests. Varying viewpoints are encouraged in a open, respectful manner. We can learn from each other and shape our community for a better place for all to live.

POETRY CORNER

Billy Collins, who wrote this poem, came to Bainbridge back in 2002 when he was our nation's poet laureate, and he read his poems to about 800 of us in the high-school gym. He lives back East, but we can hope he will read here again.

S. Bowman

Forgetfulness

By Billy Collins

The name of the author is the first to go followed obediently by the title, the plot the heartbreaking conclusion, the entire novel which suddenly becomes one you have never read, never even heard of.

It is as if, one by one, the memories you used to harbor decided to retire to the southern hemisphere of the brain to a little fishing village where there are no phones.

Long ago you kissed the names of the nine muses goodbye and watched the quadratic equation pack its bag, and even now as you memorize the order of the planets, something else is slipping away, a state flower perhaps, the address of an uncle, the capital of Paraguay.

Whatever it is you are struggling to remember, it is not poised on the tip of your tongue, not even lurking in some obscure corner of your spleen.

It has floated away down a dark mythological river whose name begins with an L as far as you can recall, well on your own way to oblivion where you will join those who have even forgotten how to swim and how to ride a bicycle.

No wonder you rise in the middle of the night to look up the date of a famous battle in a book on war. No wonder the moon in the window seems to have drifted out of a love poem that you used to know by heart.

COMMUNITY FORUM



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In This Issue:

- * **SURVIVAL TIP:** Roberts Rules of Order
- * **Investing Today:** Is there a housing bubble?
- * **Community Forum's 2nd survey:** Send in your survey! Postage is paid!
- * **Garthwaite Lawsuit:** Court Denies KPOA Motion
- * **State Ecology Seeks Strict** Water Use Limits

DISASTER PREPAREDNESS

It Could Happen to You

From The U.S. Dept. of Homeland Security

Disasters can happen abruptly without warning. You and your family should be prepared to be on your own for up to 2 weeks. Emergency response teams will be very busy and may not be able to provide immediate care to all who need it. Below is a checklist of disaster emergency supplies to put together to help protect yourself.

Disaster Emergency Supplies Checklist:

Emergency Survival Kit:

Store one of these at home, at work and at

each child's school or daycare facility.

- Dry or canned food and drinking water for at least three days (1 gal of water per person per day)
- Can opener
- First aid supplies and first aid book
- Copies of important documents (birth certificates, licenses, insurance policies, etc.)
- "Special needs" items for family members (infant formula, eye glasses, medications)
- A change of clothing
- Sleeping bag or blanket
- Battery powered radio or television
- Flashlight and extra batteries
- Whistle
- Waterproof matches
- Toys, books, puzzles, games
- Extra house keys and car keys
- List of contact names and phone numbers

Cooking Supplies

- Barbecue, camp stove, chafing dish
- Fuel for cooking (charcoal, camp stove fuel, etc.)
- Plastic knives, forks, spoons
- Paper plates and cups
- Paper towels
- Heavy-duty aluminum foil

Sanitation Supplies

- Large plastic trash bags for trash, water protection
- Large trash cans
- Bar soap and liquid detergent
- Shampoo
- Toothpaste and toothbrushes
- Feminine and infant supplies
- Toilet paper
- Household bleach with no additives
- Newspaper — to wrap garbage and waste

Comfort

- Sturdy shoes
- Gloves for clearing debris
- Tent

Tools

- Ax, shovel, broom
- Crescent wrench for turning off gas
- Screwdriver, pliers, hammer
- Coil of one-half inch rope
- Plastic tape and sheeting
- Knife or razor blades
- Garden hose for siphoning and fire fighting

Emergency preparedness is a mindset and an on-going way of life. Being prepared gives you options and puts resources at your disposal before, during and after any disaster or emergency situation that will increase your odds of survival or raise your level of health and comfort. Give yourself peace of mind and prepare. For more information go to: www.ready.gov .



End of Season CLEARANCE SALE

1998 ALFA GOLD 30' FIFTH WHEEL

Won't find one any cleaner than this! Huge living room slideout, Bedroom slide, Tons of cabinets, Loaded with options and won't last.

VIN# 1AU246028WA006112

ONLY \$28,998⁰⁰

1996 WILDERNESS 25' FIFTH WHEEL

Super lite weight, Rear kitchen, Sofa slide, Dinette, Micro, Awning, A/C and much more! A great buy.

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NOW \$9,999⁰⁰

1995 COLUMBUS 27' CLASS A

Rear bed, Sofa, Dinette, Micro, A/C, Awning, Very clean and affordable! Won't last.

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\$27,995⁰⁰

2001 FLAIR 31' CLASS A

Here is what everyone is wanting! Slideouts in the living room and bedroom, Sofa, Dinette, Microwave, Awning, A/C, Jacks, and lots more! Super clean and a great buy.

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State Seeks Strict Limits On Home Water Users Important Meeting Nov. 10th

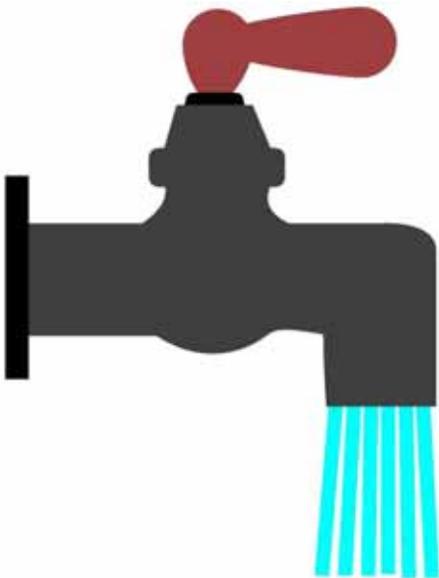
All residences in the county are included in a new plan to regulate your water; it doesn't matter if you're on public water or if you have your own well. The proposal is moving along at a fast clip and that's why this is something very important that you should be made aware of. The consequences are enormous.

- Judi Stewart, WCFS President

A 5PM public forum Thursday, November 10th, at The Fort Worden Commons, promises some real fireworks as local residents and legislators react to the latest moves by The State Department of Ecology (DOE) and their long-standing agenda to strictly limit and meter all water use, including use in private homes whether on wells or public systems.

DOE's aggressive stance in Jefferson County, the first wave of what is set to be a statewide initiative, asserts control over all sources of water, public or private, whether industrial, commercial or domestic in "Water Resources Inventory Area 17" (WRIA-17) which includes the Quilcene Snow Basins in Jefferson County.

Laying claim to control of all water, including rainfall on private property, DOE has declared even the interception of rainfall via rain barrels as an illegal diversion of "state controlled resources". Kala Point Utility Company, through the use of a state cost subsidy assistance program, now has meters in place and reports water use to the state.



Under the use-limits program now being advanced by DOE, observers expect those meters will be used to strictly limit KP owner's residential water use.

The limits sought by DOE would cut allowed residential use to just seven-percent of what is currently permitted. Formerly "exempt" family home domestic water use permitted up to five thousand gallons per day without special permits. DOE wants all use metered, and that use cut back to 350 gallons per day per household, a figure that would not support the irrigation of even moderate landscaping, lawns or gardens.

Acting on their interpretation of administrative authority, DOE, quoting highly contested science claiming that water drawn from deep wells, typically hundreds of feet below the surface (called ground water) somehow directly reduces surface stream flows (called surface water) and that this domestic use is impacting salmon and other wildlife.

Interestingly, while DOE wants to limit domestic and small farm use in WRIA-17 to 3.87 million gallons a day, there has been essentially no discussion about the fact that the Port Townsend Paper Company is permitted to draw 14.7 million gallons daily from the same resource pool.

Jefferson County Commissioners, legislators, and hundreds of Jefferson County residents, small farmers, diarmen and representatives of local government have joined the debate in recent weeks. Kala Point Residents, however, appear entirely unrepresented by KPOA. Nothing has been formally discussed in any KPOA open meetings.

There is no evidence that our association has tried to determine or advocate the interests of KP owners, despite it's charter to advocate the welfare of those owners. The HOA seems oddly silent as the debate rages, just as occurred last year with the KP Utility Company proposed rate increases. While the association remains silent, and no KPOA leadership has surfaced, some individual members do appear to be organizing

Continued on next page

COMMUNITY FORUM

Continued from previous page **Limits On Home Water Users**

to take up the matter.

The public forum scheduled Thursday evening, November 10th at the Fort Worden commons beginning at 5pm, will reportedly include a public comment opportunity. State Rep. Jim Buck, Rep. Lynn Kessler, and Sen. Jim Hargrove are scheduled to meet with Ecology at this event.

Interested citizens have formed Olympic Water Users Association (OWUA) www.olywater.org. Much more information can be found at this site.

How To Determine The Effect On Your Water Use

The Kala Point Utility Company bills every two months. Meter readings are shown on the bill in units, which in this case is the same as gallons.

Dividing the "units used" figure on your bill by 60 (approximately two months of days) will give you your average daily rate during the billing period.

DOE (Dept. of Energy) proposes to limit daily usage to 350 gallons; an amount unlikely to support anything but extremely limited outdoor use. DOE uses an estimate of 70 gallons per day person in their calculations, and assumes 5 members per household, to arrive at the 350-gallon daily allotment.

Studies have shown that even a moderately landscaped ½-acre lot in this climate, with an automatic sprinkler system, will require as much as 650 gallons a day just for irrigation.

KPOA v. Garthwaite Legal Update



A brief October 7th Superior Court hearing in the Garthwaite v. KPOA legal action covered two preliminary motion issues. The actual trial on the merits (main body) of the case has not yet been heard. The first matter in this most recent preliminary hearing was to correct an undisputed wording error in an earlier order. In the second matter that day, KPOA lost an attempt to remove from the record Mr. Garthwaite's response to KPOA August 26th statements to the judge. In a hearing in late August, KPOA attorney Steve Oliver had threatened claims against Mr. Garthwaite alleging he had directly caused the summer resignations of Brian Belmont and Tami Barber.

In his reply filing, Mr. Garthwaite produced the Belmont resignation letter stat-

ing entirely different reasons for the Belmont resignation, including no mention of Mr. Garthwaite, as well as an email exchange between John Snyder, Marilyn Gates and Tony Costa discussing the fact that Tami Barber left KPOA due to an employment dispute with newly hired General Manager Scott Edwards. Ms. Barber's resignation, received by then Board President Snyder on July 6th, and not involving any issues with member Garthwaite, as had been alleged in pleadings before the court on August 26th.

KPOA filed a motion trying to have the correspondence copies and Mr. Garthwaite's declaration removed from the record. Judge Verser denied the KPOA "motion to strike", thus leaving the correspondence evidence on the record.

KPOA tells the Judge; Mr. Garthwaite caused Manager and Assistant Resignations; but the correspondence shows otherwise.

KPOA motion denied.